

means a land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment. But "auto" does not include "mobile equipment."

Bodily Injury

means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

Contingent

means insurance issued to apply to claims or "suits" arising from "occurrences" outside the country in which the insurance was issued. "Contingent" insurance takes the place of "primary" insurance when the "insured" has no "primary" insurance coverage which applies.

Contingent" insurance will pay only the amount by which its limit exceeds the limits of any "primary" insurance, including "primary" insurance issued on an excess basis, which applies.

When this insurance is "contingent," we have the right but not the duty to defend.

If no "primary" insurance coverage applies, we have the duty to defend.

Coverage territory

means "Coverage Territory for Liability Insurances" shown in the Declarations.

The "coverage territory" also includes:

1. international waters or airspace, provided the injury or damage does not occur in the course of travel or transportation from one place to another when both places are within the United States of America (including its territories and possessions), Puerto Rico and Canada; and
2. the United States of America (including its territories and possessions), Puerto Rico or Canada, if the insured's responsibility to pay damages is determined in a "suit" on the merits in any country other than the United States of America (including its territories and possessions), Puerto Rico or Canada, or in a settlement we agree to.

Impaired property

means tangible property, other than "your product" or "your work," that cannot be used or is less useful because:

1. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
2. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by:

1. The repair, replacement, adjustment or removal of "your product" or "your work"; or
2. Your fulfilling the terms of the contract or agreement.

Insured contract

means:

1. A lease of premises;



ace usa

Named Insured: MONTANA UNIVERSITY SYSTEM

Policy Number: PHFD36742069

Declarations Effective: October 1, 2006

Company Name: ACE American Insurance Company

KIDNAP AND EXTORTION DECLARATIONS

Insurance Applies only to those coverages for which a Limit of Insurance is shown.

<u>Limits</u>		<u>Causes of Loss</u>
\$ 1,000,000	Each Loss <u>No</u> Annual Aggregate	Extortion/Ransom Moneys Payment
\$ 1,000,000	Each Loss <u>No</u> Annual Aggregate	In transit Extortion/Ransom Moneys Loss
\$ 1,000,000	Each Loss <u>No</u> Annual Aggregate	Kidnap and Extortion Expenses
\$ 1,000,000	Each Loss <u>No</u> Annual Aggregate	Legal Costs
\$ 1,000,000	Each Loss <u>No</u> Annual Aggregate	Detention Expenses
\$ 1,000,000	Each Loss <u>No</u> Annual Aggregate	Medical/Death or Dismemberment
	<u>\$250,000</u> Sublimit	Each Life - Death or Dismemberment
	<u>\$1,250,000</u> Sublimit	Each Loss - Death or Dismemberment

Unlimited: Each Loss No Annual Aggregate

Incident Response

Covered Person(s):

1. All Officers, Directors and Employees of the Named Insured.

Territory:

Worldwide unless modified by endorsement.